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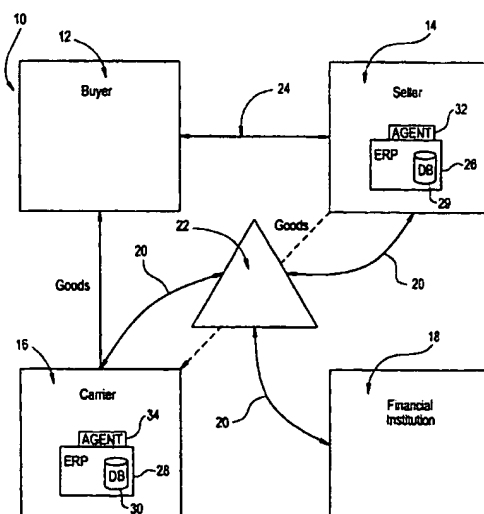
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(54) Title: **COMMERCIAL TRANSACTION MANAGEMENT SYSTEM AND METHOD**



(57) Abstract: A method and system for providing to commercial market participants a dedicated data processor (22) for consolidating and expediting a financial settlement system. Upon the placement of an order, documents such as the purchase order, confirmation order, invoice and bill of lading are transmitted to the data processor (22) and stored in a suitable database. A proof of delivery is also forwarded to the data processor (22) upon delivery to the buyer (12). The data processor (22) audits and reconciles the transaction information thus facilitating the resolution of possible exceptions which may prevent timely payment.



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5. The commercial transaction management system of claim 1, wherein said shipping information includes advance shipment notification information identifying a pre-delivery description of goods sent by the Carrier to the Buyer.

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6. The commercial transaction management system of claim 1, wherein said shipping information includes proof of delivery information indicating the delivery of the goods to the Buyer.

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7. The commercial transaction management system of claim 1, wherein: the first system includes a first enterprise resource planning program and associated database for storing and manipulating at least said transaction information; and

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the second system includes a second enterprise resource planning program and associated database for storing and manipulating at least said shipping information,

wherein said seller and carrier agents are adapted to extract and transmit said transaction and shipping information from said first and second enterprise resource planning programs and associated databases, respectively.

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8. The commercial transaction management system of claim 1, wherein: said seller and carrier agents are adapted to convert said transaction and shipping information, respectively, into a common format for transmission to the dedicated data processor over the network.

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9. The commercial transaction management system of claim 8, wherein said common format is extensible markup language.

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10. The commercial transaction management system of claim 1, wherein said dedicated data processor includes:

a data acquisition layer for receiving said transaction and shipping information from the Seller and Carrier, respectively;  
at least one database for storing said received transaction and shipping information;  
5 a business process layer for generating at least reconciliation information regarding said stored transaction and shipping information; and  
a data presentation layer for presenting at least said reconciliation information.

- 10 11. The commercial transaction management system of claim 10, wherein:  
said at least one database includes at least a raw data storage portion and a fielded data portion;  
said data acquisition layer is adapted to store, in said raw data storage portion of said at least one database, a raw copy of the transaction information and  
15 shipping information received from said seller agent and said carrier agent, respectively; and  
said data acquisition layer is adapted to populate said fielded data portion of said at least one database with discrete information contained in said transaction and shipping information received from the seller agent and the carrier  
20 agent, respectively.

12. The commercial transaction management system of claim 10, wherein:  
said business process layer includes a reconciliation engine, said reconciliation engine including a rules engine and a workflow processing engine  
25 including a plurality of predetermined rules and workflow processes that are adapted to reconcile the transaction and shipping information, substantially in real-time.

13. The commercial transaction management system of claim 12, wherein:  
said business rules engine is adapted to compare information contained  
30 in predetermined fields of said fielded data portion in accordance with at least one

corresponding rule,

wherein if the information contained in said predetermined fields meets the at least one corresponding rule, then the business rules engine is adapted to consider the compared fields as reconciled, else, if the information contained in said predetermined fields does not meet the corresponding rule, then the business rules engine is adapted to generate an exception and invoke said workflow processing engine,

wherein said workflow processing engine is adapted to apply a workflow process corresponding to the exception, and wherein said workflow process is adapted to operate to facilitate resolution of the exception.

14. The commercial transaction management system of claim 13, wherein said rules are predetermined.

15. The commercial transaction management system of claim 13, wherein at least a portion of said rules were modified by said Seller.

16. The commercial transaction management system of claim 10, wherein: said data presentation layer includes at least one software application that is adapted to enable a plurality of individual users to view, sort and analyze said reconciliation information, said transaction information and said shipping information; and

wherein said software application is adapted to generate a plurality of reports relating to said reconciliation information, said transaction information and said shipping information for display to said users.

17. The commercial transaction management system of claim 16, wherein said software application includes an Internet portal website.

18. The commercial transaction management system of claim 16, wherein

said software application includes a security layer that is adapted to limit access to said reports, said reconciliation information, said transaction information and said shipping information.

5           19.     The commercial transaction management system of claim 18, wherein each of said individual users has a predetermined access level included in a digital certificate, and wherein said security layer includes a hierarchical certificate authentication system, such that said individual users are permitted access to the said reports, said reconciliation information, said transaction information and said shipping  
10           information depending upon said access level.

          20.     The commercial transaction management system of claim 1, wherein said seller agent and said carrier agent are adapted to securely transmit said transaction information and said shipping information, respectively, to said dedicated  
15           data processor.

          21.     The commercial transaction management system of claim 20,  
                  wherein:  
                  said seller agent is adapted to append a digital seller signature to said  
20           transaction information prior to transmitting said transaction information to the dedicated data processor; and  
                  said carrier agent is adapted to append a digital carrier signature to said shipping information prior to transmitting said shipping information to the dedicated data processor.

25           22.     The commercial transaction management system of claim 21, wherein:  
                  said data acquisition layer is adapted to receive said transaction information including said digital seller signature and said shipping information including said digital carrier signature from said seller agent and said carrier agent,  
30           respectively; and

said data acquisition layer is adapted to digitally authenticate said digital seller signature and said digital carrier signature.

23. The commercial transaction management system of claim 20, wherein  
5 said seller agent and said carrier agent are adapted to digitally encrypt said transaction information and said shipping information, respectively, prior to transmitting said information to the dedicated data processor.

24. The commercial transaction management system of claim 23, wherein  
10 said digital encryption includes private key encryption.

25. The commercial transaction management system of claim 24, wherein:  
said data acquisition layer is adapted to receive said digitally encrypted transaction information and shipping information from said seller agent and said  
15 carrier agent, respectively; and  
said data acquisition layer is adapted to digitally decrypt said digitally encrypted transaction information and shipping information.

26. A receivable financing system comprising:  
20 a dedicated data processor in communication with a Seller, a Carrier, and a Financial Institution:  
a seller agent resident on a first computer system associated with the Seller that is adapted to extract transaction information regarding an order placed by the Buyer and to transmit said transaction information to said dedicated data  
25 processor; and  
a carrier agent resident on a second computer system associated with the Carrier that is adapted to extract shipping information regarding said order delivered by the Carrier for the Seller and to transmit said shipping information to said dedicated data processor,  
30 wherein said dedicated data processor is adapted to store and reconcile

5 said transaction and shipping information in substantially real-time as said transaction and shipping information is transmitted to said dedicated data processor, said dedicated data processor adapted to generate a transaction score using said stored transaction and shipping information and to transmit said score to the Financial Institution.

10 27. The receivable financing system of claim 26, wherein said dedicated data processor is adapted to generate reconciliation information and to transmit said reconciliation information to said Financial Institution.

28. The receivable financing system of claim 26, wherein said transaction information includes:

15 sales order information identifying the goods and terms included in the order, and bill of lading information identifying the Carrier and the terms of delivery.

29. The receivable financing system of claim 26, wherein said shipping information includes proof of delivery information indicating the delivery of the goods to the Buyer.

20 30. The receivable financing system of claim 26, wherein:  
said seller agent and said carrier agent are adapted to securely transmit said transaction information and said shipping information, respectively, to said dedicated data processor.

25 31. The receivable financing system of claim 26, wherein said dedicated data processor includes:

a data acquisition layer that is adapted to receive said transaction and shipping information from the Seller and Carrier, respectively;

30 at least one database that is adapted to store said received transaction and shipping information;

a business process layer that is adapted to generate at least reconciliation information regarding said stored transaction and shipping information; and

5 a data presentation layer that is adapted to present at least said reconciliation information to the Financial Institution.

32. The commercial transaction management system of claim 31, wherein: said at least one database includes at least a raw data storage portion and a fielded data portion;

10 said data acquisition layer is adapted to store, in said raw data storage portion of said at least one database, a raw copy of the transaction information and shipping information received from said seller agent and said carrier agent, respectively; and

15 said data acquisition layer that is adapted to populate said fielded data portion of said at least one database with discrete information contained in said transaction and shipping information received from the seller agent and the carrier agent, respectively.

20 33. The receivable financing system of claim 32, wherein: said business process layer includes a reconciliation engine, said reconciliation engine including a rules engine and a workflow processing engine including a plurality of predetermined rules and workflow processes that are adapted to reconcile the transaction and shipping information, substantially in real-time.

25 34. The commercial transaction management system of claim 33, wherein: said business rules engine is adapted to compare information contained in predetermined fields of said fielded data portion in accordance with at least one corresponding rule,

30 wherein if the information contained in said predetermined fields meets the corresponding rule, then the business rules engine is adapted to consider the



compared fields as reconciled, else, if the information contained in said predetermined fields does not meet the corresponding rule, then the business rules engine is adapted to generate an exception and to invoke said workflow processing engine,

5 wherein said workflow processing engine is adapted to apply a workflow process corresponding to the exception, and wherein said workflow process is adapted to facilitate resolution of the exception.

35. The commercial transaction management system of claim 34, wherein said rules are predetermined by said Financial Institution.

10

36. The receivable financing system of claim 26, wherein said dedicated data processor includes a scoring engine that is adapted to generate said transaction score.

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37. The receivable financing system of claim 36, wherein:  
said scoring engine includes a transaction portion and a Buyer history portion, wherein said transaction portion is adapted to conduct a series of transaction tests on the transaction and to generate a transaction score utilizing said transaction and shipping information, and wherein said Buyer history portion is adapted to  
20 receive historical business information relating to said Buyer and to generate a Buyer score utilizing said historical business information.

25

38. A dedicated data processor in communication with at least a Seller system associated with a Seller and a Carrier system associated with a Carrier, the dedicated data processor including a memory storing machine-readable computer code comprising:

one or more instructions for receiving, from a first agent resident on said Seller system, transaction information regarding an order placed by a Buyer;

one or more instructions for receiving, from a second agent resident on said Carrier system, shipping information regarding an order delivered by the Carrier for the Seller;

5 one or more instructions for storing said transaction and shipping information on said dedicated data processor;

one or more instructions for reconciling said transaction and shipping information in substantially real-time as said transaction and shipping information is received by said dedicated data processor;

10 one or more instructions for generating a reconciliation message indicating a reconciliation status of said transaction; and

one or more instructions for transmitting said reconciliation message to said Seller.

39. The dedicated data processor of claim 38, wherein said transaction  
15 information includes:

sales order information identifying the goods and terms included in the order; and

20 bill of lading information identifying the Carrier and the terms of delivery.

40. The dedicated data processor of claim 38, wherein said shipping  
information includes proof of delivery information indicating the delivery of the goods  
to the Buyer.

25 41. The dedicated data processor of claim 38, wherein the machine-readable computer code further comprises:

one or more instructions for securely receiving, from said seller agent and said carrier agent, said transaction information and said shipping information, respectively.

30

42. The dedicated data processor of claim 37, wherein the machine-readable computer code further comprises:

one or more instructions for storing said transaction information and said shipping information in at least one database; and

5 one or more instructions for presenting at least said reconciliation information to the Seller.

43. The dedicated data processor of claim 42, wherein:

10 said at least one database includes at least a raw data storage portion and a fielded data portion;

wherein the machine-readable computer code further comprises:

one or more instructions for storing, in said raw data storage portion of said at least one database, a raw copy of the transaction information and shipping information received from said seller agent and said carrier agent, respectively; and

15 one ore more instructions for populating said fielded data portion of said at least one database with discrete information contained in said transaction and shipping information received from the seller agent and the carrier agent, respectively.

44. The dedicated data processor of claim 43, wherein the machine-readable computer code further comprises:

20 one or more instructions for initiating a reconciliation engine including a business rules engine and a workflow processing engine utilizing a plurality of predetermined rules and workflow processes to reconcile the transaction and shipping information, substantially in real-time.

25

45. The dedicated data processor of claim 44, wherein:

said business rules engine includes machine-readable computer code comprising one or more instructions for comparing information contained in predetermined fields of said fielded data portion in accordance with at least one  
30 corresponding rule,

wherein if the information contained in said predetermined fields meets the corresponding rule, then the business rules engine is adapted to consider the compared fields as reconciled, else, if the information contained in said predetermined fields does not meet the corresponding rule, then the business rules engine is adapted to generate an exception and to invoke said workflow processing engine,

wherein said workflow processing engine includes machine-readable computer code comprising one or more instructions for applying a workflow process corresponding to the exception, and wherein said workflow process is adapted to facilitate resolution of the exception.

46. A dedicated data processor in communication with at least a Seller system associated with a Seller, a Carrier system associated with a Carrier, and a Financial Institution system associated with a Financial Institution, the dedicated data processor including a memory storing machine-readable computer code comprising:

one or more instructions for receiving, from a first agent resident on said Seller system, transaction information regarding an order placed by a Buyer;

one or more instructions for receiving, from a second agent resident on said Carrier system, shipping information regarding said order delivered by the Carrier for the Seller;

one or more instructions for storing said transaction and shipping information on said dedicated data processor;

one or more instructions for reconciling said transaction and shipping information in substantially real-time as said transaction and shipping information is received by said dedicated data processor;

one or more instructions for generating a transaction score using said stored transaction and shipping information; and

one or more instructions for transmitting said score to the Financial Institution.

47. The dedicated data processor of claim 46, wherein said transaction information includes:

sales order information identifying the goods and terms included in the order; and

5 bill of lading information identifying the Carrier and the terms of delivery.

48. The dedicated data processor of claim 46, wherein said shipping information includes proof of delivery information indicating the delivery of the goods  
10 to the Buyer.

49. The dedicated data processor of claim 46, wherein the machine-readable computer code further comprises:

one or more instructions for securely receiving, from said seller agent and  
15 said carrier agent, said transaction information and said shipping information, respectively.

50. The dedicated data processor of claim 46, wherein the machine-readable computer code further comprises:

20 one or more instructions for storing said transaction information and said shipping information in at least one database; and

one or more instructions for presenting at least said reconciliation information to the Financial Institution.

25 51. The dedicated data processor of claim 50, wherein:

said at least one database includes at least a raw data storage portion and a fielded data portion; and

wherein the machine-readable computer code further comprises:

one or more instructions for storing, in said raw data storage portion of said at least one database, a raw copy of the transaction information and shipping information received from said seller agent and said carrier agent, respectively; and

5 one or more instructions for populating said fielded data portion of said at least one database with discrete information contained in said transaction and shipping information received from the seller agent and the carrier agent, respectively.

52. The dedicated data processor of claim 51, wherein the machine-readable computer code further comprises:

10 one or more instructions for initiating a reconciliation engine including a business rules engine and a workflow processing engine utilizing a plurality of predetermined rules and workflow processes to reconcile the transaction and shipping information, substantially in real-time.

15 53. The dedicated data processor of claim 52, wherein:

said business rules engine includes machine-readable computer code comprising one or more instructions for comparing information contained in predetermined fields of said fielded data portion in accordance with at least one corresponding rule,

20 wherein if the information contained in said predetermined fields meets the corresponding rule, then the business rules engine is adapted to consider the compared fields as reconciled, else, if the information contained in said predetermined fields does not meet the corresponding rule, then the business rules engine is adapted to generate an exception and to invoke said workflow processing engine, and

25 wherein said workflow processing engine includes machine-readable computer code comprising one or more instructions for applying a workflow process corresponding to the exception, and wherein said workflow process is adapted to facilitate resolution of the exception.

54. The dedicated data processor of claim 53, wherein said rules are predetermined by said Financial Institution.

5 55. The dedicated data processor of claim 46, wherein said machine-readable computer code further comprises one or more instructions for initiating a scoring engine for generating a transaction score.

56. The dedicated data processor of claim 55, wherein:  
said scoring engine includes a transaction portion and a Buyer history  
10 portion; said transaction portion includes machine-readable computer code comprising:  
one or more instructions for conducting a series of transaction tests on the transaction; and  
one or more instructions for generating a transaction score utilizing said transaction and shipping information;  
15 said Buyer history portion includes machine-readable computer code comprising:  
one or more instructions for receiving historical business information relating to said Buyer; and  
one or more instructions for generating a Buyer score utilizing said  
20 historical business information in order to facilitate a risk assessment for a given transaction; and  
said dedicated data processor machine-readable computer code further comprising one or more instructions for presenting said transaction score and said Buyer score to the Financial Institution.

25

57. A method of reconciling a commercial transaction for the sale of goods between a buying party and a selling party using a data processing system comprising the steps of:

30 receiving transaction information from the selling party regarding at least one order placed by the buying party;

receiving shipping information from a carrier contracted by the selling party to deliver the ordered goods;

reconciling said transaction and shipping information in substantially real-time as said transaction and shipping information is received by the data processing system;

generating reconciliation information indicating whether said transaction information and said shipping information are reconciled; and

displaying said reconciliation information to the selling party.

58. The method of claim 57, wherein said transaction information includes: sales order information identifying the goods and terms included in the at least one order; and bill of lading information identifying the Carrier and the terms of delivery of the at least one order.

59. The method of claim 57, wherein said shipping information includes proof of delivery information indicating the delivery of the goods to the buyer.

60. The method of claim 57, further comprising the steps of: storing a first raw copy of said transaction and shipping information in a raw storage data portion of at least one database; and storing discrete information from said transaction and shipping information into individual fields in a fielded data portion of said at least one database.

61. The method of claim 60, wherein the step of reconciling said transaction and shipping information further comprises: invoking a reconciliation engine including at least a rules engine and a workflow processing engine utilizing a plurality of predetermined rules and workflow processes to reconcile the transaction and shipping information, substantially in real-time.



62. The method of claim 61, further comprising the steps of:  
comparing, by said rules engine, information contained in predetermined  
fields of said fielded data portion in accordance with at least one corresponding rule,  
wherein if the information contained in said predetermined fields meets  
5 the corresponding rule, then the business rules engine considers the compared fields as  
reconciled, else, if the information contained in said predetermined fields does not meet  
the corresponding rule, then the business rules engine generates an exception and invokes  
said workflow processing engine;  
invoking said workflow processing engine to apply at least one workflow  
10 process corresponding to the exception; and  
resolving said exception.

63. The method of claim 62, further comprising the step receiving modified  
rules from said Seller.

64. The method of claim 57, further comprising the step of generating a  
plurality of reports utilizing at least said reconciliation information, said transaction  
information, and said shipping information.

65. A method for scoring a commercial transaction for the sale of goods  
between a buying party and a selling party using a data processing system comprising the  
steps of:

receiving transaction data from the selling party regarding an order placed  
by the buying party;

25 receiving shipping information from a carrier contracted by the selling  
party to deliver the ordered goods;

reconciling said transaction and shipping information in substantially  
real-time as said transaction and shipping information is received by said data processing  
system;

generating reconciliation information indicating whether said transaction information and said shipping information are reconciled;

generating a commercial transaction score using at least the reconciliation information; and

5 displaying said commercial transaction score to a financial institution.

66. The method of claim 65, wherein said transaction information includes: sales order information identifying the goods and terms included in the at least one order; and

10 bill of lading information identifying the Carrier and the terms of delivery of the at least one order.

67. The method of claim 65, wherein said shipping information includes proof of delivery information indicating the delivery of the goods to the buyer.

15

68. The method of claim 65, further comprising the steps of: storing a first raw copy of said transaction and shipping information in a raw storage data portion of at least one database; and

20 storing discrete information from said transaction and shipping information into individual fields in a fielded data portion of said at least one database.

69. The method of claim 68, wherein the step of reconciling said transaction and shipping information comprises:

25 invoking a reconciliation engine including at least a rules engine and a workflow processing engine utilizing a plurality of predetermined rules and workflow processes, respectively, to reconcile the transaction and shipping information, substantially in real-time.

70. The method of claim 69, further comprising the steps of:

comparing, by said rules engine, information contained in predetermined fields of said fielded data portion in accordance with at least one corresponding rule,

5 wherein if the information contained in said predetermined fields meets the corresponding rule, then the business rules engine considers the compared fields as reconciled, else, if the information contained in said predetermined fields does not meet the corresponding rule, then the business rules engine generates an exception and invokes said workflow processing engine to apply at least one workflow process corresponding to the exception and to resolve said exception

10 71. The method of claim 70, further comprising the step of receiving predetermined rules from said Financial Institution.

72. The method of claim 65, further comprising the steps of:  
invoking a scoring engine including at least a transaction portion and a  
15 Buyer history portion;

conducting, by said transaction portion, a series of transaction tests on the transaction;

generating said transaction score utilizing a plurality of transaction test results;

20 receiving, by said Buyer history portion, historical business information relating to said Buyer;

generating a Buyer score utilizing said historical business information in order to facilitate a risk assessment for a given transaction; and

25 presenting said transaction score and said Buyer score to the Financial Institution.

73. A method of reconciling a commercial transaction for the sale of goods between a buying party and a selling party using a data processing system comprising the steps of:

receiving purchase order information from the selling party identifying at least one item to be received from the selling party;  
storing said purchase order information in said data processing system;  
receiving bill of lading information from the selling party identifying at  
5 least one item to be provided to a carrier for delivery to the buyer in response to said purchase order information;  
storing said bill of lading information in said data processing system;  
receiving proof of delivery information from said carrier identifying at least one item delivered to the buying party by said carrier;  
10 storing said proof of delivery information in said data processing system;  
comparing at least two of said purchase order information, said bill of lading information, and said proof of delivery information using said data processing system to generate reconciliation information indicating whether said at least two of said purchase order information, said bill of lading information, and said proof of delivery  
15 information are reconciled;  
storing said reconciliation information in said database processing system; and  
displaying the reconciliation information to the selling party over a network.

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original claim 1 replaced by new claims 1-73 (20 pages)]

1. A commercial transaction management system comprising:  
a dedicated data processor electronically connected to a Seller and a  
Carrier over a network, wherein the Carrier is contracted by the Seller to deliver  
goods ordered by a Buyer;
- 5 a seller agent resident on a first system associated with the Seller that is  
adapted to extract transaction information regarding an order placed by the Buyer and  
to transmit said transaction information to said dedicated data processor; and  
a carrier agent resident on a second system associated with the Carrier  
that is adapted to extract shipping information regarding said order delivered by the  
Carrier for the Seller and to transmit said shipping information to said dedicated data  
processor,
- 10 wherein said dedicated data processor is adapted to store and reconcile  
said transaction and shipping information in substantially real-time as said transaction  
and shipping information is transmitted to said dedicated data processor.
- 15 2. The commercial transaction management system of claim 1, wherein  
said dedicated data processor is adapted to generate reconciliation information and to  
transmit said reconciliation information to said Seller.
- 20 3. The commercial transaction management system of claim 1, wherein  
said transaction information includes:  
sales order information identifying the goods and terms included in the  
order; and bill of lading information identifying the Carrier and the terms of delivery.
- 25 4. The commercial transaction management system of claim 3, wherein  
said transaction information further includes:  
confirmation order information identifying a description of the goods  
and terms returned to the Buyer; and  
invoice information identifying the invoice information delivered to  
30 the Buyer.